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FAX COVER SHEET

To: The United States Patent and Trademark Office

From: Raymond A. Joao, Esq.

Date: November 12, 2006

Fax No.: 571-273-8300

No. Pages: 21 (including cover)

Re: AMENDMENT AND RESPONSE TO OFFICE ACTION - U.S. Patent Application Serial No. 09/987,226

To Whom It May Concern:

Please find transmitted herewith an AMENDMENT AND RESPONSE TO OFFICE ACTION, along with a Petition For Extension of Time under 37 C.F.R. 1.136(a) for a One-Month Extension of Time, for filing in the above-identified application.

Respectfully Submitted,

Raymond A/Joao Reg. No. 35,907

NOV 1 2 2006

I hereby certify that this correspondence is being transmitted via facsimile transmission to the United States Patent and Trademark Office at 571-273-8300 on November 12, 2006.

Raymond A. Goao

RJ371

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT : RAYMOND A. JOAO

SERIAL NO.: 09/987,226

FILED : NOVEMBER 14, 2001

FOR : APPARATUS AND METHOD FOR PROCESSING AND/OR FOR

PROVIDING HEALTHCARE INFORMATION AND/OR

HEALTHCARE-RELATED INFORMATION

EXAMINER : L. NAJARIAN

GROUP : 3626

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

AMENDMENT AND RESPONSE TO OFFICE ACTION

Sir:

This is an Amendment And Response To Office Action in response to the Office Action, mailed August 15, 2006, wherein the Examiner rejected Claim 12 for formal reasons, and

further wherein the Examiner rejected Claims 1-9 and 12 in view of a prior art reference.

Based upon the following Amendments and Remarks, the application is deemed to be in condition for allowance and action to that end is respectfully requested.

Please amend the application as follows: